

FRANKLIN BANCORP, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2913711	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$218	\$223	2.0%		
Loans	\$158	\$156	-1.0%		
Construction & development	\$30	\$26	-10.8%		
Closed-end 1-4 family residential	\$45	\$47	3.0%		
Home equity	\$7	\$7	-4.6%		
Credit card	\$0	\$0			
Other consumer	\$3	\$1	-59.3%		
Commercial & Industrial	\$17	\$17	-0.6%		
Commercial real estate	\$51	\$52	3.1%		
Unused commitments	\$32	\$27	-13.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$29	\$32	10.2%		
Cash & balances due	\$15	\$17	11.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$198	\$203	2.5%		
Deposits	\$196	\$200	2.2%		
Total other borrowings	\$1	\$2	46.1%		
FHLB advances	\$1	\$1	0.0%		
Equity					
Equity capital at quarter end	\$21	\$20	-2.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	8.4%	--		
Tier 1 risk based capital ratio	12.1%	10.5%	--		
Total risk based capital ratio	13.3%	11.7%	--		
Return on equity ¹	-5.5%	4.8%	--		
Return on assets ¹	-0.5%	0.4%	--		
Net interest margin ¹	3.2%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	87.2%	58.1%	--		
Loss provision to net charge-offs (qtr)	72.4%	514.3%	--		
Net charge-offs to average loans and leases ¹	2.3%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.1%	16.9%	2.2%	0.1%	--
Closed-end 1-4 family residential	0.9%	0.8%	0.0%	0.0%	--
Home equity	0.4%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	1.0%	0.3%	1.2%	0.1%	--
Commercial real estate	0.2%	2.1%	0.1%	0.0%	--
Total loans	2.9%	3.8%	0.6%	0.0%	--